

UNITED STATES BANKRUPTCY COURT Northern District of Georgia

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 2/17/11.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean Pacer Stringfellow
528 Powder Springs Street
Smyrna, GA 30082

Case Number: 11-54699-jrs
Judge: James R. Sacca

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-0811

The entire case number, including judge initials, is required on all papers filed with the court.

Attorney for Debtor(s) (name and address):

Christopher Carouthers
Chris Carouthers & Associates
20 Executive Park Drive, West, NE
Suite 2015
Atlanta, GA 30329
Telephone number: 404-634-9509

Bankruptcy Trustee (name and address):

Martha A. Miller
Martha A. Miller, PC
229 Peachtree Street, NE
Suite 2415
Atlanta, GA 30303
Telephone number: (404) 607-9008

Meeting of Creditors

Date: **March 23, 2011**

Time: **01:00 PM**

Location: **Third Floor – Room 367, Russell Federal Building, 75 Spring Street SW, Atlanta, GA 30303**

NOTICE TO DEBTOR(S): Individuals who file bankruptcy must bring two forms of original documentation to their meeting of creditors: photo identification (driver's license, government ID, state photo ID, student ID, U.S. passport, military ID, or resident alien card) and confirmation of their social security number. **Additionally, you must provide the trustee whose name appears above with a copy of your most recently filed income tax return. This should be provided at least 7 days before the meeting of creditors. DO NOT FILE YOUR TAX RETURN WITH THE COURT.** Please bring a copy of this notice with you to the Meeting of Creditors. Cellular phones and other devices with cameras will NOT be allowed beyond security checkpoints.

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 5/23/11

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

1340 Russell Federal Building
75 Spring Street, SW
Atlanta, GA 30303
Telephone number: 404-215-1000

For the Court:

Clerk of the Bankruptcy Court:
M. Regina Thomas
See our website: www.ganb.uscourts.gov

Hours Open: Monday – Friday 8:00 AM – 4:00 PM

Date: 2/18/11

EXPLANATIONS

B9A (Official Form 9A) (12/10)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	Neither the Court nor the staff of the bankruptcy clerk's office can give you legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. At the meeting, the creditors may elect a trustee other than the one named above, elect a committee of creditors, examine the debtor, and transact such other business as may properly come before the meeting. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office. (See below for additional information regarding telephone and internet access to Bankruptcy Court records). See our website: www.ganb.uscourts.gov
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

Refer to Other Side for Important Deadlines and Notices

An automated response for further information on this case is available 24 hours daily by calling the Multi-Court Voice Case Information System (MCVCIS) toll free number 866-222-8029, selecting your language, and then pressing 18 to access the Georgia Northern Bankruptcy Court. Please have the case number, social security number or debtor name available when calling.

For case information you may choose to visit the Bankruptcy Court locations to view case information for free. Case information may be printed for 10 cents per page. Members of the bar and the public may access Court records at any time, by obtaining an account with the PACER (Public Access to Court Electronic Records) Service Center (800-676-6856). PACER access is available via the Internet, days, night and weekends. The cost to use PACER is eight (8) cents per page up to a maximum of \$2.40 per document. A statement will be generated and mailed for your account, if you have accrued charges during the quarter and have a balance due greater than \$10. If your balance is less than \$10, no statement will be mailed and payment will be deferred until the balance due is greater than \$10. The statement will only include the total amount due.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 113E-9
Case: 11-54699

User: mitchellg
Form ID: b9a

Page 1 of 2
Total Noticed: 35

Date Rcvd: Feb 18, 2011

The following entities were noticed by first class mail on Feb 20, 2011.

db +Sean Pacer Stringfellow, 528 Powder Springs Street, Smyrna, GA 30082-1734
aty +Christopher Carouthers, Chris Carouthers & Associates, 20 Executive Park Drive, West, NE,
Suite 2015, Atlanta, GA 30329-2218
tr +Martha A. Miller, Martha A. Miller, PC, 229 Peachtree Street, NE, Suite 2415,
Atlanta, GA 30303-1608
ust +Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
Atlanta, GA 30303-3315
14109857 +Acs/Dept Of Ed, 501 Bleecker St, Utica, NY 13501-2401
14109859 +Bank of America, 1075 Loop Road, 1st Floor, Atlanta, GA 30337-6003
14109860 +City of Norcross, 345 Lively Avenue, Norcross, GA 30071-2415
14109861 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
14109863 Friedmans, 4 State St, Savannah, GA 31401
14109864 +Ga Power, 2500 Patrick Henry Pkwy, McDonough, GA 30253-4298
14109865 +Georgia Department of Revenue, Bankruptcy Section, PO Box 161108, Atlanta, GA 30321-1108
14109867 +Madison Ridge Apartments, c/o Dennis J Murphy, 425 E Crossville Road Ste 101,
Roswell, GA 30075-3058
14109868 +Management Office, 5506 Estates Court, Norcross, GA 30093-2226
14109869 +Nco Fin/99, Po Box 15636, Wilmington, DE 19850-5636
14109870 +Northeast Medical Center, PO Box 101054, Atlanta, GA 30392-1054
14109871 +Northside Hospital, 1100 Johnson Ferry Road, Suite 780, Atlanta, GA 30342-1735
14109874 +PayDay One Loan, PO Box 101808, Fort Worth, TX 76185-1808
14109875 +Piedmont Hospital, 1968 Peachtree Road, Atlanta, GA 30309-1285
14109876 +Quality Recovery Ser, P O Box 519, Lovejoy, GA 30250-0519
14109878 ++SCANA AND SUBSIDIARIES, ATTN BANKRUPTCY, 1426 MAIN STREET, MAIL CODE 130,
COLUMBIA SC 29218-0001
(address filed with court: Scana Energy, 3340 Peachtree Rd NE, Atlanta, GA 30326-1000)
14109879 +Selena Jackson, 115 East McIntyre Street, Pittsburgh, PA 15214-3429
14109880 +SunTrust, PO Box 500500, Atlanta, GA 31150
14109881 +Superior Asset Managem, 18167 Us Highway 19 N St, Clearwater, FL 33764-3528
14109883 +Webbank/Dfs, 1 Dell Way, Round Rock, TX 78682-7000
14109884 +Williams & Fudge, Inc, 300 Chatham Ave, PO Box 11590, Rock Hill, SC 29731-1590

The following entities were noticed by electronic transmission on Feb 18, 2011.

ust +E-mail/Text: ustpreregion21.at.ecf@usdoj.gov
Office of the United States Trustee, 362 Richard Russell Building, 75 Spring Street, SW,
Atlanta, GA 30303-3315
14109858 +EDI: CINGMIDLAND.COM Feb 18 2011 20:18:00 AT&T, PO Box 530006, Atlanta, GA 30353-0006
14109856 +EDI: AAEO.COM Feb 18 2011 20:18:00 Aaron Sales & Lease Ow, 1015 Cobb Place Blvd Nw,
Kennesaw, GA 30144-3672
14109862 +EDI: CHASE.COM Feb 18 2011 20:18:00 First Usa Bank N A, 3565 Piedmont Rd Ne,
Atlanta, GA 30305
14109865 +EDI: GADEPTOFREV.COM Feb 18 2011 20:18:00 Georgia Department of Revenue, Bankruptcy Section,
PO Box 161108, Atlanta, GA 30321-1108
14109866 +EDI: IRS.COM Feb 18 2011 20:18:00 Internal Revenue Service, Bankruptcy Unit,
401 W Peachtree St Stop 334D, Atlanta, GA 30308
14114013 +EDI: IRS.COM Feb 18 2011 20:18:00 Internal Revenue Service, P. O. Box 7346,
Philadelphia PA 19101-7346
14109872 +E-mail/Text: bankruptcy@thinkcash.com Payday OK, 2207 Concord Pike #,
Wilmington, DE 19803-2908
14109873 +E-mail/Text: bankruptcy@thinkcash.com Payday OK,
2207 Concord Pike #6060, Wilmington, DE 19803-2908
14109877 +EDI: PHINRJMA.COM Feb 18 2011 20:18:00 Rjm Acq Llc, 575 Underhill Blvd Ste 2,
Syosset, NY 11791-3426
14114014 +E-mail/Text: usagan.bk@usdoj.gov U. S. Attorney,
600 Richard B. Russell Bldg., 75 Spring Street, SW, Atlanta GA 30303-3315
14109882 +EDI: FUNB.COM Feb 18 2011 20:18:00 Wachovia, P.O. Box 105204, Atlanta, GA 30348-5204
TOTAL: 12

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 113E-9
Case: 11-54699

User: mitchellg
Form ID: b9a

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Total Noticed: 35

Date Rcvd: Feb 18, 2011

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2011

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", is written over a horizontal line.